

WHAT IS CLAIMED IS:

1 1. A system for insuring a customer having a computer against
2 damage caused by a computer virus, said system comprising:
3 a computer;
4 an insurer providing insurance coverage against computer virus
5 infection of said computer; and
6 means for compensating the customer if said computer becomes
7 infected with a computer virus;
8 wherein said insurer provides compensation to the customer when
9 said computer becomes infected with the virus.

1 2. The system of claim 1 wherein said computer virus causes
2 damages to at least one software program installed in said computer.

1 3. The system of claim 2 wherein said compensating means
2 includes providing the customer with a monetary compensation to
3 replace the installed software program.

1 4. The system of claim 2 wherein said compensating means
2 includes replacing the installed software program with a comparable
3 software program.

1 5. The system of claim 2 wherein said compensating means
2 includes repairing the installed software program.

1 6. The system of claim 1 wherein said computer includes at
2 least one computer component and the computer virus causes damage to
3 at least one hardware component of said computer.

1 7. The system of claim 6 wherein said compensating means
2 includes providing the customer with a monetary award to replace the
3 damaged computer component.

1 8. The system of claim 6 wherein said compensating means
2 includes replacing the damaged computer component.

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1 9. The system of claim 6 wherein said compensating means
2 includes repairing the damaged computer component.

1 10. The system of claim 1 wherein said insurer requires a
2 fulfillment of at least one prerequisite by the customer to provide
3 compensating means to the customer.

1 11. The system of claim 10 wherein at least one prerequisite
2 includes installing an anti-virus software program in said computer.

1 12. A method of insuring a customer having a computer for
2 damage caused by a computer virus, said method comprising the steps of:
3 offering, by an insurer, coverage of a computer for damage
4 caused by a computer virus to the customer;
5 selecting, by the customer, coverage offered by the insurer;
6 and
7 buying, by the customer, offered coverage.

1 13. The method of insuring a customer of claim 12 further
2 comprising, after the step of buying coverage, the steps of:

3 infecting the computer by a computer virus;

4 requesting compensation by the customer for damage caused
5 by the computer virus; and

6 providing compensation by the insurer to the customer for
7 damage caused by the computer virus.

1 14. The method of insuring a customer of claim 13 wherein the
2 step of providing compensation to the customer includes repairing the
3 damaged computer.

1 15. The method of insuring a customer of claim 14 wherein the
2 step of repairing the damaged computer includes repairing computer
3 software installed in the computer.

1 16. The method of insuring a customer of claim 14 wherein the
2 step of repairing the damaged computer includes repairing a damaged
3 computer component of the computer.

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1 17. The method of insuring a customer of claim 13 wherein the
2 step of providing compensation to the customer includes providing
3 monetary compensation to the customer for damage caused by the
4 computer virus.

1 18. The method of insuring a customer of claim 13 wherein the
2 step of providing compensation to the customer includes providing a
3 replacement software program to replace damaged installed software
4 caused by the computer virus.

1 19. The method of insuring a customer of claim 13 wherein the
2 step of providing compensation to the customer includes providing a
3 replacement computer component to replace a damaged computer
4 component caused by the computer virus.

1 20. The method of insuring a customer of claim 13 wherein the
2 step of providing compensation to the customer includes providing a
3 monetary fee to the customer for lost earnings caused by loss or
4 degradation of performance of the computer.

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1 21. The method of insuring a customer of claim 13 wherein the
2 step of offering coverage to the customer includes requiring the customer
3 to fulfill at least one prerequisite to be covered in the event of damage
4 caused by the computer virus.

1 22. The method of insuring a customer of claim 21 wherein the
2 step of requiring the customer to fulfill at least one prerequisite includes
3 requiring the installation of an anti-virus software.

1 23. The method of insuring a customer of claim 21 wherein the
2 step of requiring the customer to fulfill at least one prerequisite includes
3 providing the insurer with a list of programs installed in the computer.

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1 24. A method of insuring a customer having a computer for
2 damage caused by a computer virus, said method comprising the steps of:
3 offering, by an insurer, coverage of a computer for damage
4 caused by a computer virus to the customer;
5 selecting, by the customer, coverage offered by the insurer;
6 buying, by the customer, offered coverage;
7 infecting the computer by a computer virus;
8 requiring the customer to fulfill at least one prerequisite to
9 be covered in the event of damage caused by the computer virus;
10 infecting the computer by a computer virus;
11 requesting compensation by the customer for damage caused
12 by the computer virus; and
13 providing compensation by the insurer to the customer for
14 damage caused by the computer virus.